

From: Christine Williams

Sent: Thursday, April 06, 2006 6:31 PM

To: Public Hearing

Subject: Bank of Wal-Mart

I fear that if Wal-Mart decides to become a banking entity as well, we will lose community banks. This has happened time and time with Wal-Mart driving out local small businesses in the communities they invaded. It is possible that capital will be taken out of the community, which has the potential to undermine local communities.

The largest corporation in the world does not need to be a banker as well. This would be a dangerous concentration of financial power and commerce.

Wal-Mart is known for its underhanded practices in the world of retail. We don't need those sorts of practices in the world of banking.